

HINTS FOR HOMEOWNERS

Facts You Should Know About Hurricanes

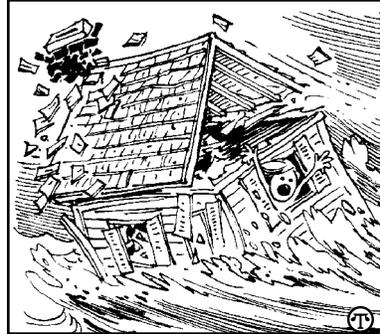
(NAPS)—With hurricane season beginning June 1 and extending through November 30 the Federal Emergency Management Agency (FEMA) is conducting extensive outreach to warn the public about this dangerous weather condition. The damage from hurricanes can affect a large geographical area along the East and Gulf shores, impacting the lives of millions of Americans. Hurricanes can also have a devastating impact on communities far from the shore. Below is information from FEMA to educate the public and to help them prepare for this force of nature:

FACT: Most hurricanes—despite their classification for intensity—cause severe damage: for example, in 1996 Hurricane Fran was designated a Category 3 hurricane (out of a possible 5), but ultimately became the third most costly hurricane in history. The flood damage extended from North Carolina all the way to the Great Lakes.

FACT: Living inland is no protection from floods that can result from hurricanes. Torrential rain released by a waning hurricane can cause severe flooding hundreds of miles from the coast.

FACT: In most years the U.S. experiences several hurricanes, with hurricane season extending over a 6-month period.

FACT: Flood damage is not covered by homeowners policies. Homes, businesses and belongings



can be protected with national flood insurance sold by insurance agents and companies.

FACT: There is a 30-day waiting period before flood insurance coverage goes into effect. Planning ahead ensures the best protection from the devastation of floods that can result from a hurricane.

FACT: Federal disaster assistance is not the answer for recovery from floods. Federal disaster assistance is only available if the President issues a major disaster declaration and most flooding events in the United States are not Presidentially declared.

FACT: A new FEMA initiative, Project Impact, is a pilot program designed to help communities become more disaster-resistant.

For more information about flood insurance call 1-800-427-9662. For more information about hurricane season, flooding and steps you can take to make your community disaster-resistant, visit FEMA's World Wide Web site at <http://www.fema.gov>.